

**CUSTOMER NO. 42349**  
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PATENT APPLICATION  
ATTORNEY DOCKET NO. BILL-00100

**IN THE  
UNITED STATES PATENT & TRADEMARK OFFICE**

Applicant: BILLINGSLEY, RICHARD

Application No. 09/269,618

Examiner: Elisca, Pierre, E.

Filed: 07/21/1999

Group No. 3621

Title: IMPROVEMENTS RELATING TO  
ELECTRONIC TRANSACTIONS

Confirmation No. 1326

**COMMUNICATION IN RESPONSE TO ADVISORY ACTION**

Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

This Communication is in response to the Advisory Action dated April 1, 2008.

The Applicant submits the following facts:

- In the Final Office Action dated December 21, 2007, the Examiner allowed claims 97-108
- In response to the Final Office action, the Applicant submitted an After Final Amendment, dated February 15, 2008, wherein the Applicant cancelled all claims except claims 97-108
- In response to the After Final Amendment, the Examiner filed an Advisory Action dated April 1, 2008 referring to the After Final Amendment, but inaccurately citing the substance of the After Final Amendment

Communication submitted in response  
to Advisory Action mailed 04/01/2008  
U.S. Pat App. No. 09/269,618  
May 28, 2008  
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- On May 28, 2008, the Examiner and counsel for the Applicant conducted a telephonic interview. Counsel informed the Examiner of the discrepancy. No agreement as to the disposition of the Application was reached.

**Remarks**

37 C.F.R. § 1.116(b)(1) states:

“An amendment may be made canceling claims or complying with any requirement of form expressly set forth in a previous Office action.”

In the After Final Amendment, the Applicant cancelled all claims except those expressly allowed by the Examiner. The Applicant made no further changes to the claims as allowed nor was any new matter presented. In addition, the After Final Amendment was timely filed. Applicant therefore respectfully submits that After Final Amendment fully complied with the requirements of 37 C.F.R. § 1.116(b)(1).

As such, Applicant believes that all pending claims are allowable and respectfully request a Notice of Allowance for this application from the Examiner. Should the Examiner believe that a telephone conference would expedite the prosecution of this application; the undersigned can be reached at the telephone number set out below.

The Commissioner is hereby authorized to charge any additional fees to process this Amendment, or credit any over-payments that may apply, to our Deposit Account No. 504173.

Respectfully submitted,  
/Damon K. I. Kali/  
Damon K. I. Kali  
Attorney/Agent for Applicant(s)  
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